

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE			ATTY DOCKET NO.  <b>03292.101090.4</b>	APPLICATION NO.  <b>10/810,473</b>
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)			APPLICANT  <b>Michael J. Berardi et al.</b>	
			FILING DATE  <b>August 30, 2004</b>	GROUP  <b>3621</b>

### U.S. PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

### FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

### NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	NON-PATENT LITERATURE DOCUMENTS
	1	LUETTIN, "Visual Speech and Speaker Recognition", <a href="http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html">http://herens.idiap.ch/~luettin/luettin-thesis.bib.abs.html</a> , 06/30/2000, 1 page
	2	MARTIN, ZACK, One-Time Numbers Stop Web Hackers From Pilfering Data, Card Marketing, Thomson Financial, <a href="http://www.cardforum.com/html/cardmark/jan01_c3.htm">www.cardforum.com/html/cardmark/jan01_c3.htm</a> , 01/2001
	3	MCPERSON, "The Evolution of Mobile Payment", Financial Insights, <a href="http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432">http://www.banktech.com/story/news/showArticle.jhtml?articleID=17601432</a> , 02/02/2004, 2 pages
	4	NICCOLAI, JAMES, "CES: Microsoft's SPOT Technology has Humble Origins", <a href="http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS">http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS</a> , 01/10/2003, 3 pages
	5	NYMAN, JUDY, "Free Income Tax Clinics are Opening as April 30 Deadline Draws Nearer", The Toronto Star, Final Edition, 03/25/1986
	6	OBEL, MICHAEL, "Oil Companies Push Marketing, Cost Cutting to Fortify Earnings", Oil & Gas Journal, 09/16/1985
	7	Pay By Touch - Company, <a href="http://www.paybytouch.com/company.html">http://www.paybytouch.com/company.html</a>
	8	Prophecy Central Update #9, <a href="http://www.bible.-prophecy.com/pcu9.htm">http://www.bible.-prophecy.com/pcu9.htm</a> , 10/10/1997, 5 pages
	9	RFID Smart Card Gain Ground: The convenience of contactless transactions is driving widespread adoption of contactless smart "cards", RFID Journal, 04/09/2003
	10	ROBERTI, "TI Embraces Prox Card Standard", <a href="http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml">http://www.ti.com/tiris/docs/news/in_the_news/2003/3-6-03.shtml</a> , 03/06/2003, 2 pages
	11	ROHDE, "Microsoft, IBM and Phillips Test RFID Technology", IDG New Service, <a href="http://www.computerweekly.com/Article127889.htm">http://www.computerweekly.com/Article127889.htm</a> , 02/09/2004, 3 pages
	12	ROSS et al., "Biometrics: Hand Geometry", <a href="http://biometrics.cse.msu.msu.edu/hand_geometry.html">http://biometrics.cse.msu.msu.edu/hand_geometry.html</a> , 02/26/2004, 2 pages
	13	SCHMUCKLER, ERIC, "Playing Your Cards Right", Forbes, 12/28/1987
	14	SHARP, KEN, Senior Technical Editor, "Physical Reality: A Second Look", <a href="http://www.idsystechs.com/reader/1999-03/phys0399_pt2/phys0399_pt2.htm">http://www.idsystechs.com/reader/1999-03/phys0399_pt2/phys0399_pt2.htm</a>
	15	SHIM, RICHARD, "Microsoft: See SPOT Run On Your Wrist", <a href="http://news.com/2100-1041_3-5000011.html">http://news.com/2100-1041_3-5000011.html</a>

EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /S.K./

Sheet 1 of 2

FORM PTO 1449 ( <i>modified</i> )  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) ( <i>Use several sheets if necessary</i> )	ATTY DOCKET NO.  <b>03292.101090.4</b>	APPLICATION NO.  <b>10/810,473</b>
	APPLICANT  <b>Michael J. Berardi et al.</b>	
	FILING DATE  <b>August 30, 2004</b>	GROUP  <b>3621</b>

#### NON-PATENT LITERATURE DOCUMENTS

EXAMINER INITIAL	CITE NO.	
		<b>1013442.html?tag=fd_top, 06/05/2003, 1 page</b>
<b>16</b>		<b>Sony, Philips to Test RFID Platform, RFID Journal, 05/08/2003, 2 pages</b>
	<b>17</b>	<b>WILSON, "Putting Their Finger on It", <a href="http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable">http://sanfrancisco.bizjournals.com/sanfrancisco/stories/2003/10/20/story6.html?t=printable</a>, 02/09/2004, 2 pages</b>
	<b>18</b>	<b>"Core One Credit Union- Discover the Advantage", <a href="http://coreone.org/2visa.html">http://coreone.org/2visa.html</a>, Copyright 2001, (Last Visited 10/09/2002)</b>

EXAMINER	/Shahid Kamal/	DATE CONSIDERED	12/03/2008
----------	----------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

**ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH! /S.K./**